

<i>SERFF Tracking Number:</i>	<i>AMRP-125920680</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Republic Corp Insurance Company</i>	<i>State Tracking Number:</i>	<i>41023</i>
<i>Company Tracking Number:</i>	<i>09AR0418</i>		
<i>TOI:</i>	<i>MS06 Medicare Supplement - Other</i>	<i>Sub-TOI:</i>	<i>MS06.000 Medicare Supplement - Other</i>
<i>Product Name:</i>	<i>AR Corp Med Supp Freedom Solutions Brochures</i>		
<i>Project Name/Number:</i>	<i>AR Corp Med Supp Freedom Solutions Brochures/09AR0418</i>		

Filing at a Glance

Company: American Republic Corp Insurance Company

Product Name: AR Corp Med Supp Freedom Solutions Brochures
 SERFF Tr Num: AMRP-125920680 State: ArkansasLH

TOI: MS06 Medicare Supplement - Other	SERFF Status: Closed	State Tr Num: 41023
Sub-TOI: MS06.000 Medicare Supplement - Other	Co Tr Num: 09AR0418	State Status: Filed-Closed

Filing Type: Advertisement	Co Status:	Reviewer(s): Stephanie Fowler
	Authors: Norm Von Seggern, Susan Zaiger, Susan Falk, Beverly Shuey, Michele Kulish, Andrea Nelson, Leroy Edge, Kerin Overturf	Disposition Date: 01/22/2009
	Date Submitted: 12/09/2008	Disposition Status: Filed
Implementation Date Requested: 11/25/2008		Implementation Date:

State Filing Description:

General Information

Project Name: AR Corp Med Supp Freedom Solutions Brochures	Status of Filing in Domicile: Authorized
Project Number: 09AR0418	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 01/22/2009	
State Status Changed: 01/22/2009	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
RE: INDIVIDUAL MEDICARE SUPPLEMENT ADVERTISING	

Z-2386 – Freedom Solutions Brochure

SERFF Tracking Number: AMRP-125920680 State: Arkansas
 Filing Company: American Republic Corp Insurance Company State Tracking Number: 41023
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We are including the above captioned form for your review and information. The form is new and is not intended to replace any forms that are currently in use. The form is a lead generating device and will be used in the solicitation of our Medicare Supplement plans.

We hope you will find these forms satisfactory. If I can be of any assistance, during the review process, please do not hesitate to give me a call toll-free at 800-247-2190 ext. 2364.

Company and Contact

Filing Contact Information

Leroy Edge, leroy.edge@americanenterprise.com
 601 6th Ave (515) 471-3021 [Phone]
 Des Moines, IA 50334 (515) 247-2446[FAX]

Filing Company Information

American Republic Corp Insurance Company CoCode: 67679 State of Domicile: Nebraska
 P O Box 2780 Group Code: 3527 Company Type: Life and Health
 Omaha, NE 68103-2780 Group Name: American Enterprise State ID Number:
 (800) 987-8988 ext. [Phone] FEIN Number: 23-1609793

Filing Fees

Fee Required? Yes
 Fee Amount: \$25.00
 Retaliatory? No
 Fee Explanation: 1 form X 25.00 = \$25.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Republic Corp Insurance Company	\$25.00	12/09/2008	24418036

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	01/22/2009	01/22/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	12/17/2008	12/17/2008	Leroy Edge	01/22/2009	01/22/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Objection Response due	Note To Filer	Stephanie Fowler	01/20/2009	01/20/2009

SERFF Tracking Number: *AMRP-125920680* *State:* *Arkansas*
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Disposition

Disposition Date: 01/22/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form (revised)	Brochure	Filed	Yes
Form	Brochure	Disapproved	Yes

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Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 12/17/2008
Submitted Date 12/17/2008
Respond By Date 01/20/2009

Dear Leroy Edge,

This will acknowledge receipt of the captioned filing.

Objection 1

- Brochure (Form)

Comment: Please reword the third sentence on page 2 to comply with AR Rule and Regulation 14 s 20 Guideline 7-A(1) (14) which states: "An advertisement which exaggerates the effects of statutorily mandated benefits or required policy provisions or which implies that such provisions are unique to the advertised policy is unacceptable. For example, the phrase, "Money Back Guarantee," is an exaggerated description of the thirty-day right to examine the policy and is not acceptable." This regulation would also apply to the "Initial 12-Month Rate Lock" bulletin on page 3 and the "30-Day Money Back Guarantee" language on the back cover.

Objection 2

- Brochure (Form)

Comment: Page 7, first paragraph, fifth sentence - please replace the phrase "renewal date" with "anniversary date".

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

Response Letter

Response Letter Status Submitted to State
Response Letter Date 01/22/2009
Submitted Date 01/22/2009

Dear Stephanie Fowler,

Comments:

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Response 1

Comments: Thank you for your review of submitted brochure. I have reviewed your comments and incorporated your feedback into the brochure. In addition, we made other minor changes as suggested by our agents. Please let me know if you have any questions or if I can be of further assistance.

Related Objection 1

Applies To:

- Brochure (Form)

Comment:

Please reword the third sentence on page 2 to comply with AR Rule and Regulation 14 s 20 Guideline 7-A(1) (14)which states: "An advertisement which exaggerates the effects of statutorily mandated benefits or required policy provisions or which implies that such provisions are unique to the advertised policy is unacceptable. For example, the phrase, "Money Back Guarantee," is an exaggerated description of the thirty-day right to examine the policy and is not acceptable." This regulation would also apply to the "Initial 12-Month Rate Lock" bulletin on page 3 and the "30-Day Money Back Guarantee" language on the back cover.

Related Objection 2

Applies To:

- Brochure (Form)

Comment:

Page 7, first paragraph, fifth sentence - please replace the phrase "renewal date" with "anniversary date".

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
Brochure	Z-2386-K		Advertising	Initial			Z-2386-K Bracketed.pdf
Previous Version							
Brochure	Z-2386		Advertising	Initial			Z-2386 Bracketed.

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pdf

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No Rate/Rule Schedule items changed.

Sincerely,

Andrea Nelson, Beverly Shuey, Kerin Overturf, Leroy Edge, Michele Kulish, Norm Von Seggern, Susan Falk, Susan Zaiger

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Note To Filer

Created By:

Stephanie Fowler on 01/20/2009 03:28 PM

Subject:

Objection Response due

Comments:

Please be advised that this filing will be disapproved if we do not receive a response to our December 17 objection by January 23.

Thank you,
Stephanie Fowler, ACS, ACP

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Form Schedule

Lead Form Number:

Review	Form	Form Type	Form Name	Action	Action Specific	Readability	Attachment
Status	Number				Data		
Filed	Z-2386-K	Advertising	Brochure	Initial			Z-2386-K Bracketed.pdf

[If applicable, place
Affinity Group logo
here otherwise place
AR Corp logo here]

Freedom Solutions®

Medicare Supplement Insurance - Plan J

Medicare Supplement Insurance

Plan J = **MORE BENEFITS** for **LESS MONEY**

When you choose Plan J, you get more benefits than with any other Medicare Supplement Insurance Plan.

That's because Plan J is the most comprehensive Medicare supplement plan . . . period.

And your agent is dedicated to helping you get the right balance of cost, coverage and convenience.



Plan J Medicare Supplement

Plan J has more benefits than any other Medicare supplement plan, including popular Plan F!



Affordable Rates - to help keep costs down

- Preferred rates for good health
- Couples discount simply for being part of a couple¹



Freedom to Choose

- Choose your doctors and hospitals – even when you travel
- Includes specialists - no referrals needed
- Centers of Excellence



Convenient - we take care of the paperwork

- ExpressLane Automatic Claim ServiceSM means you won't waste time filing paperwork when you're sick or hurt

Protection from a Financially Strong Company

American Republic Corp Insurance Company is a wholly owned subsidiary of American Republic Insurance Company, a company that delivers customized health care solutions at an affordable price to individuals and families across the nation.

Founded in 1929, American Republic Insurance Company has established a proven track record in providing exceptional insurance solutions. Plus, our highly-respected A- (Excellent) rating by A.M. Best Company stands as further testimony to American Republic Insurance Company's financial strength and stability.*

**Our [A- (Excellent) rating (January 2008) is the fourth highest of 15] possible ratings given by A.M. Best Company. As an independent non-government company, A.M. Best does not recommend products or services but does provide independent opinions of a company's overall financial strength.*



Freedom Solutions Plan J

Benefit Highlights

- **Most comprehensive**

Plan J is the most comprehensive plan available. You get all the benefits of popular Plan F, plus two more:

 - At-home recovery – up to \$1,600 a year
 - Preventive care – up to \$120 a year
- **Freedom to choose**

You'll never pay extra for out-of-network services, because you're free to visit the doctors and hospitals of your choice – even when you travel.

 - No referrals required
 - Includes specialists
 - Centers of Excellence
- **Preferred rates for good health**

You may benefit from your good health by saving money. Plus, once you're approved for our preferred rate discount, you'll automatically keep that discount for however long you have your policy ... even if your health changes.
- **Couples discount to save even more**

Additional savings simply for being part of a couple ... regardless of whether both of you request coverage.¹
- **No waiting period for health conditions you have now**

Any health conditions you have now are covered immediately once your application is issued — no waiting period.
- **Fast, accurate claims service**

Thanks to our ExpressLane Automatic Claims ServiceSM, there are virtually no claim forms.
- **Guaranteed renewable for life**

No matter what your health, as long as you pay premiums on time, your coverage will never be canceled.

If you have any questions about **Freedom Solutions Plan J**,
be sure to ask your agent for details!

Plan J Overview

Here's how Freedom Solutions Medicare Supplement PLAN J works with Medicare to help pay hospital and medical expenses that Medicare approves but doesn't pay...

Medicare Part A–Hospital Expenses (*per benefit period*)

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ²
Hospital Confinement			
First 60 days	All but \$[1,068] (Part A deductible)	\$[1,068] (Part A deductible)	Nothing
Days 61-90	All but \$[267] per day (Part A coinsurance)	\$[267] per day	Nothing
Days 91-150 (lifetime reserve days)	All but \$[534] per day	\$[534] per day	Nothing
<i>After lifetime reserve days are used:</i>			
• Additional 365 days lifetime	Nothing	All costs	Nothing³
• Beyond the additional 365 days	Nothing	Nothing	All costs

Blood

First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing
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Skilled Nursing Facility⁴

First 20 days	100% of costs	Nothing	Nothing
Days 21-100	All but \$[133.50] per day (skilled nursing coinsurance)	\$[133.50] per day	Nothing
Beyond 100 days	Nothing	Nothing	All costs

Hospice Care

Available for the terminally ill who elect to receive these services	All but very limited coinsurance for outpatient drugs and inpatient respite care	Nothing	Balance
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Medicare Part B—Medical Expenses *(per calendar year)*

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ²
Physician Services and Other Medical Expenses In or Out of the Hospital			
First \$[135] of Medicare-approved expenses each calendar year	Nothing	\$[135] (Part B deductible)	Nothing
Remainder of Medicare-approved amounts	Generally 80% (Part B coinsurance)	Generally 20%	Nothing
Covered charges in excess of Medicare approved amounts, up to any charge limitations established by state or federal law ⁵	Nothing	100%	Nothing
Blood First 3 pints (blood deductible)	Nothing	First 3 pints	Nothing

Medicare Parts A and B

BENEFITS	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ²
Home Health Care Medicare-Approved Services			
Covered home care visits and medical supplies	100%	Nothing	Nothing
Durable medical equipment			
• First \$[135] of Medicare-approved amounts (Part B deductible)	Nothing	\$[135] (Part B deductible)	Nothing
• Remainder of Medicare-approved amounts	80%	20%	Nothing

Freedom Medicare Supplement Plan J also pays these expenses not covered by Medicare...

ADDITIONAL BENEFITS of PLAN J	MEDICARE PAYS	FREEDOM PLAN J PAYS	YOU PAY ²
Foreign Travel			
Medically necessary emergency hospital and medical care beginning during the first 60 days of each trip outside the USA	Nothing	80% of covered charges after a \$250 deductible each calendar year, up to \$50,000 lifetime	Balance
At-Home Recovery Services			
Home health care certified by your doctor during recovery from an illness or injury (within 8 weeks of last Medicare-approved visit)	Nothing	\$40 per visit (up to 7 visits per week) up to \$1,600 calendar year maximum	Balance
Preventive Medical Care			
First \$120 each calendar year	Nothing	\$120	Balance

Questions and Answers about Freedom Solutions Plan J

Q: I've applied for coverage. What happens next?

A: Once we receive your request for coverage, a representative may contact you to review the health questions you answered on the application.

Q: I've been approved for coverage. What happens now?

A: You'll receive a kit that includes all the information you need to start using your plan – including your ID card.

Q: With Freedom Solutions Plan J, can I see the same doctor I see now?

A: Yes, you can choose any doctor you wish. There are no networks, so you're free to use the doctors and hospitals of your choice – even when you travel.

Q: I keep hearing a lot about "Preventive" care benefits. What are they – and are they included in Plan J?

A: Yes, preventive care benefits include things like an annual physical or screening tests not covered by Medicare to help you stay healthy.

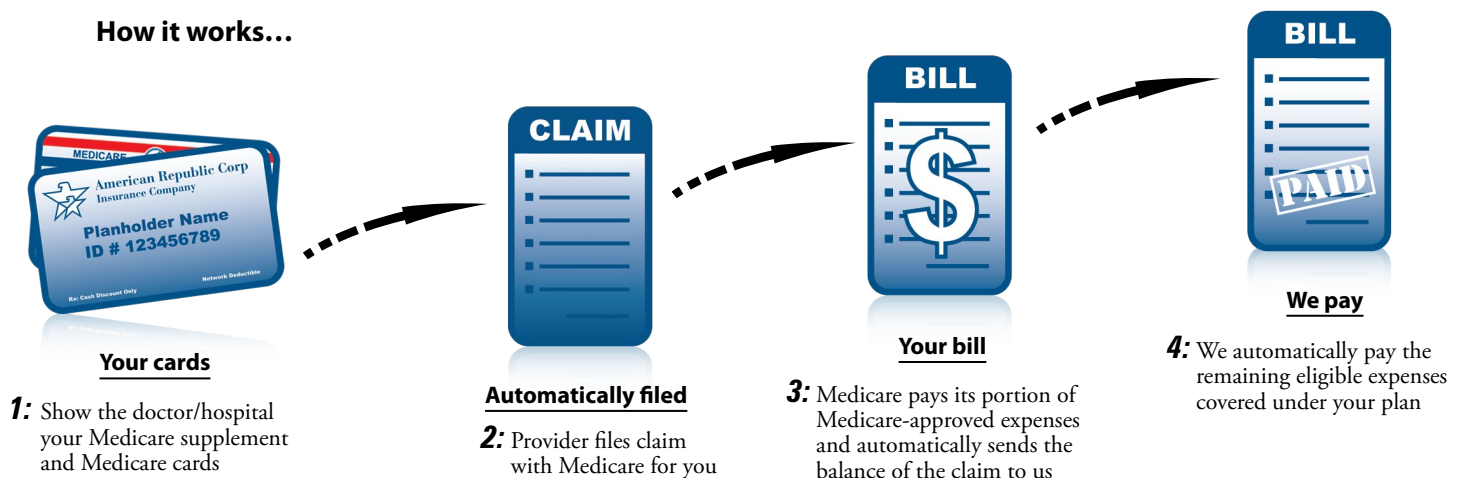
Q: Do we both have to have Freedom Solutions Plan J coverage to get the couples discount?

A: No, you can get additional savings just for being part of a couple¹ – regardless of whether you both sign up for coverage with American Republic Corp.

Q: How does the ExpressLane Automatic Claim Service work?

A: ExpressLane Automatic Claim Service is a free service that works with Medicare to make sure your claims get paid quickly and accurately with no paperwork on your part in most cases. ExpressLane is available in all 50 states, so it will take care of your claims no matter where you receive treatment.

How it works...



Disclosures and Important Information

PREMIUMS AND RENEWABILITY. Your coverage may be renewed for life so long as the policy remains in force and your premiums are paid on time. Your benefits and premiums will vary depending on the plan selected. Initial premium rates are guaranteed for 12 months from coverage issue date. Your premium could change if you move to a different area. After the initial rate guarantee period, should a necessary premium change be made, it will only be made on an anniversary date and only if it is made on all policies in the same class as determined by us.

READ YOUR POLICY CAREFULLY. This booklet provides a very brief description of the important policy features; it is not the insurance contract. Your policy contains all of the provisions with

which both you and the Company must comply. It sets forth in detail the rights and obligations of both you and your insurance company. THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE APPROVES BUT DOES NOT PAY. You will have a 30-day free-look period to review your policy. If you decide to send the policy back to us within this period, we will return all premiums.

This is a solicitation of insurance and an agent may contact you.

Not connected with or endorsed by the United States government or the federal Medicare program.

1 A couple is defined as two people living in the same household, regardless of sex, who are recognized as being legally married, married under common law, or having a civil union.

2 This is your liability for covered charges. You are responsible for all other non-covered charges.

3 When your Medicare Part A hospital benefits are exhausted, the insurer stands in the place of Medicare and will pay whatever amount Medicare would have paid for up to an additional 365 days as provided in the policy's "Core Benefits." During this time, the hospital is prohibited from billing you the balance based on any difference between its billed charges and the amount Medicare would have paid for Medicare-covered items or services.

4 Medicare only covers approved skilled nursing care in a Medicare-approved facility. Facility licensing terminology may vary by state and may not use "skilled nursing facility" terminology (i.e. nursing facility in Iowa). Freedom Medicare Supplement pays the skilled nursing coinsurance for Medicare-approved stays in facilities certified to provide Medicare skilled care.

5 Under federal law, doctors who do not accept assignment can charge up to 115% of the fee schedule amount for nonparticipating physicians. The patient does not have to pay charges that exceed that amount.

Offered Through:
**Place Affinity Group
logo here**

[Underwritten by:]
 **American Republic Corp
Insurance Company**

A wholly owned subsidiary of American Republic
Insurance Company of Des Moines, Iowa

Your Affinity Group Agent is:

30-Day Free Look Period

Take 30 days to review your coverage. If for any reason at all you decide this is not what you had in mind, just return your Certificate or policy. We will promptly cancel your coverage and refund any money you are owed.

© [2009] American Republic Corp Insurance Company, National Headquarters, Des Moines, Iowa 50309

® American Republic, the double eagle logo and Freedom Solutions are registered servicemarks owned by American Republic Insurance Company.

SM ExpressLane Claim Service is a servicemark of American Republic Insurance Company

Plan availability varies by state.

Forms: C-1026, C-1024

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Rate Information

Rate data does NOT apply to filing.

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Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Brochure	12/09/2008	Z-2386 Bracketed.pdf

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Attachment "Z-2386 Bracketed.pdf" is larger than 3MB and cannot be reproduced here.